

Information to identify the case:

Debtor 1	<u>Suzanne Surin</u>	Social Security number or ITIN	xxx-xx-3936
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23206-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Suzanne Surin
fka Suzanne Jean Baptist

12/12/22

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Suzanne Surin
Debtor

Case No. 17-23206-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Dec 12, 2022

Form ID: 3180W

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2022:

Recip ID	Recipient Name and Address
db	+ Suzanne Surin, 1615 Chislett Street, Pittsburgh, PA 15206-1312
cr	+ DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ Deutsche Bank National Trust Company, PO Box 9013, Addison, TX 75001-9013
cr	+ Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
14672806	+ Atlantic Credit and Finance, 414 Grant Street, Pittsburgh, PA 15219-2409
14672807	+ Dentsche Bank National Trust, 305 York Road, Jenkintown, PA 19046-3249
14680586	+ Deutsche Bank National Trust, 305 York Road, Jenkintown, PA 19046-3249
14672808	+ Duquesne Light, PO Box 67, Pittsburgh, PA 15267-0067
14672809	PWSA, Penn Liberty Plaza 1, Pittsburgh, PA 15222

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 13 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 13 2022 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 00:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpwsa@grblaw.com	Dec 13 2022 00:08:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 13 2022 00:08:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14682080	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 13 2022 00:08:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14690612	+ Email/Text: ebnpeoples@grblaw.com	Dec 13 2022 00:08:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14705184	+ Email/Text: ebnpwsa@grblaw.com	Dec 13 2022 00:08:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101

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14883783	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 13 2022 00:08:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14672810	+ EDI: VERIZONCOMB.COM	Dec 13 2022 05:03:00	Verizon, PO Box 920041, Dallas, TX 75392-0041

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee f
cr		Duquesne Light Company
cr	*+	DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	*+	DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14672813	*+	Atlantic Credit and Finance, 414 Grant Street, Pittsburgh, PA 15219-2409
14680585	*+	Atlantic Credit and Finance, 414 Grant Street, Pittsburgh, PA 15219-2409
14672814	*+	Dentsche Bank National Trust, 305 York Road, Jenkintown, PA 19046-3249
15094056	*+	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14672815	*+	Duquesne Light, PO Box 67, Pittsburgh, PA 15267-0067
14680587	*+	Duquesne Light, PO Box 67, Pittsburgh, PA 15267-0067
14672816	*	PWSA, Penn Liberty Plaza 1, Pittsburgh, PA 15222
14680588	*	PWSA, Penn Liberty Plaza 1, Pittsburgh, PA 15222
14672817	*+	Verizon, PO Box 920041, Dallas, TX 75392-0041
14680589	*+	Verizon, PO Box 920041, Dallas, TX 75392-0041

TOTAL: 2 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for FFMLT Trust 2006- FF4, Mortgage Pass-Through Certificates, Series 2006-FF4 bnicholas@kmlawgroup.com
Franklin L. Robinson, Jr.	on behalf of Debtor Suzanne Surin frobi69704@aol.com flrlegal@excite.com;robinsonfr66530@notify.bestcase.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Keri P. Ebeck	

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on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Lisa Cancanon

on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com Llombardi06@law.du.edu

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8